

Information to identify the case:Debtor 1 **Panos Papadopoulos Seretis**Social Security number or ITIN **xxx-xx-6449**

First Name Middle Name Last Name

EIN --_--_--_--

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN _ _ _ _ _

EIN --_--_--_--

United States Bankruptcy Court **Southern District of New York**Date case filed for chapter **7 6/20/18**Case number: **18-11852-jlg****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case**

12/17

For the debtor(s) listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office and the office of the U.S. Trustee cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Panos Papadopoulos Seretis	
2. All other names used in the last 8 years		
3. Address	162 W 54th Street 10D New York, NY 10019	
4. Debtor's attorney Name and address	Tanner Bryce Jones 745 5th Ave Suite 500 New York, NY 10151	Contact phone 646-820-2083 Email: rbryce@sagacitylaw.com
5. Bankruptcy trustee Name and address	Robert L. Geltzer The Law Offices of Robert L. Geltzer 1556 Third Avenue Suite 505 New York, NY 10128	Contact phone (212) 410-0100 Email: rgeltzer@epitrustee.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	One Bowling Green New York, NY 10004-1408 Clerk of the Bankruptcy Court: Vito Genna	Office Hours: <u>Monday – Friday</u> <u>8:30 AM – 5:00 PM</u> Contact phone 212-668-2870 Date: 6/25/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 24, 2018 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Debtor should bring this notice to the first meeting of creditors, together with any other documents requested by the trustee.	Location: Office of the United States Trustee, United States Bankruptcy Court, SDNY, One Bowling Green, Room 511, Fifth Floor, New York, NY 10004-1408
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 9/24/18 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim	No property appears to be available to pay creditors. Therefore, other than claims secured by a security interest in the principal residence, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. Deadline for holder(s) of a claim secured by a security interest in the principal residence pursuant to Rule 3002(c)(7)(A): Filing deadline: 70 days after the order for relief is entered.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
13. Debtors	Duty to complete Financial Management Course and File Certificate: The Personal Financial Management Course must be completed and Official Form 423 (Certification About a Financial Management Course) must be filed within 60 days after the first date set for your section 341(a) meeting, pursuant to Bankruptcy Rule 1007(c). Please note: You will not receive your discharge and your case will be closed without entry of a discharge, if you do not file the form within the required time allotted. If you fail to file the Certification About a Financial Management Course and your case is closed, you will be required to file a Motion to Reopen the Case to allow for filing of the Certification, paying required fees, if any become due, applicable to either the reopening of the case or filing of the motion.	

Certificate of Notice Pg 3 of 3
 United States Bankruptcy Court
 Southern District of New York

In re:
 Panos Papadopoulos Seretis
 Debtor

Case No. 18-11852-jlg
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0208-1

User: hcales
 Form ID: 309A

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 Total Noticed: 17

Date Rcvd: Jun 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2018.

db	+Panos Papadopoulos Seretis, 162 W 54th Street, 10D, New York, NY 10019-5326
tr	+Robert L. Geltzer, The Law Offices of Robert L. Geltzer, 1556 Third Avenue, Suite 505, New York, NY 10128-3100
smg	N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
smg	New York City Dept. Of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719
smg	+United States Attorney's Office, Southern District of New York, Attention: Tax & Bankruptcy Unit, 86 Chambers Street, Third Floor, New York, NY 10007-1825
7358953	AAAdvantage, P.O. Box 13337, Philadelphia, PA 19101-3337
7358955	Black Card, P.O. Box 13337, Philadelphia, PA 19101-3337
7358958	+Dimitrios Oikonomopoulos, 129-19 7th Ave, College Point, NY 11356-1305
7358960	+Rigel Shaholli, 32 Broadway, Suite 1818, New York, NY 10004-1618
7358961	+Yannis Bonikos, 2403 Ditmars Blvd, Apartment 2R, Astoria, NY 11105-3357

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: bryce@sagacitylaw.com Jun 25 2018 19:46:33 Tanner Bryce Jones, 745 5th Ave, Suite 500, New York, NY 10151
smg	E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Jun 25 2018 19:46:53 New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300, Albany, NY 12205-0300
ust	+E-mail/Text: ustpreion02.br.ecf@usdoj.gov Jun 25 2018 19:46:38 United States Trustee, Office of the United States Trustee, U.S. Federal Office Building, 201 Varick Street, Room 1006, New York, NY 10014-9449
7358954	EDI: AMEREXPR.COM Jun 25 2018 23:48:00 American Express, P.O. Box 1270, Newark, NJ 07101-1270
7358956	EDI: CAPITALONE.COM Jun 25 2018 23:48:00 Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
7358957	EDI: CHASE.COM Jun 25 2018 23:48:00 Chase, P.O. Box 15123, Wilmington, DE 19850-5123
7358959	EDI: DISCOVER.COM Jun 25 2018 23:48:00 Discover, P.O. Box 71084, Charlotte, NC 28272-1084

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2018 at the address(es) listed below:

Robert L. Geltzer rgeltzer@epitrustee.com, rgeltzerso@ecf.epiqsystems.com;mbruh@geltzerlaw.com
 Tanner Bryce Jones on behalf of Debtor Panos Papadopoulos Seretis bryce@sagacitylaw.com
 United States Trustee USTPRegion02.NYECF@USDOJ.GOV

TOTAL: 3